

It's Your Call

How to understand and choose
from the new selection of
telephone service choices

**When it comes to your phone service,
we know you have many questions.
The State of Wisconsin's TeleWatch program
will give you plain talk about
your telephone service.**

How will changes in the telephone industry affect me?

Remember when all you had to do to get phone service was make one call? One company handled both local and long distance service. No choices, no confusion, right?

Now, different companies may handle your local and long distance calls. Since the breakup of AT&T in 1984, long distance companies such as Sprint, MCI, AT&T, and numerous others have been competing for your business, while companies handling your local and local toll calls were initially allowed to keep their monopolies.

The choice is yours

How do you know which companies offer service in your area? How do you make good choices as a consumer?

Many customers already have or will soon have choices for each of the following services.

Local service:

Customers in most of the larger cities and some of the smaller cities in Wisconsin have a choice of which company provides their local service. Local competition is gradually spreading to other areas. In many areas, competition is permitted but no competing company has decided to enter that market.

Local toll (also called local long distance or intraLATA) service

Local toll refers to calls outside of your local calling area, but within your Local Access and Transport Area (LATA). Most of Wisconsin is divided into four LATAs as shown on the following map. These calls are also referred to as local toll, or intraLATA. A call from Madison to La Crosse is an example. All customers now have a choice of companies for these calls.

Long distance service

Long distance, or interLATA service refers to calls which cross LATA boundaries. Calls from Eau Claire to Wausau or Milwaukee to Madison are examples, as are almost all calls to another state. For these calls, customers are able to choose their preferred long distance company. While the 608 area code covers the same section of the state as the Southwest LATA, other area codes do not match LATA boundaries. Some long distance companies charge different rates for state-to-state calls, interLATA calls within the state, and local toll calls. Many advertisements only quote rates for state-to-state calls. For these calls, all customers are able to choose from several long distance companies.

Some customers find it convenient to have the same company for both local toll and long distance service, but it is possible to have different companies for these services. Many companies charge different rates for local toll than they charge for long distance service and some charge different rates for long distance calls within the state (intrastate) than for calls to other states (interstate).

Wisconsin Local Access and Transportation Areas (LATAs)



The state is divided into four Local Access and Transport Areas, or LATAs, shown in the map. You have different choices for calls within your LATA than for calls that cross LATA boundaries.

How to select your telephone provider

You have more choices now than ever! But how do you decide which company to choose? Should you choose one company for all three services? Should you use a dial-around number? A different company for each service? A little detective work can mean big savings. The following tips will help you save money:

Six tips to help you choose:

1 Find out more.

Use one or more of the following steps to find out who can provide your phone service:

- Check the front pages of your phone book for a list of competing local service providers.
- Check the Yellow Pages under "Telephone Companies."
- Review advertisements mailed to your home or business.
- Call a company directly to find out if it provides service in your area.
- Ask friends or relatives about the company they use.
- Check with your current local telephone company to see if it can provide a list of companies providing service in your area.

2 It's your call.

Think about how you use each phone service. Ask yourself the following questions:

- When do I make most of my long distance calls?
- Where do I call?
- Are my calls local toll or out of my LATA, or both? (See map.)
- How long are most of my calls?

3 Get with the plan.

Discount plans can save you lots of money compared to standard plans, but don't be fooled by low rates if there is a monthly fee. Remember, for example, that a monthly fee of \$4.95 will add about five cents per minute to your bill if your usage is 100 minutes.

Find out about discount plans offered by your current long distance company or another company. Shop around and compare per-minute rates of different discount plans. Be sure to ask the following questions:

- Are rates the same for interstate calls, interLATA calls within the state and for intraLATA calls?
- If a percent discount is stated, what is the percent compared to?
- What services are included in the discount plan?
- Is the rate different at different times of the day?
- Are there additional costs such as a monthly fee, minimum bill or a Universal Service Fund fee?

Online Price Comparisons

These are available via links from the PSC website, <http://psc.wi.gov>

Wisconsin Web Pricer

(www.salestar.com/WebPricers/WI/default.htm)

Sponsored by the PSC and Salestar, this call cost calculator prices in-state and state-to-state long distance calls for the most popular residential and small business calling plans available in Wisconsin.

A Bell Tolls (www.abtolls.com)

Independent comparison of over 100 calling plans for in-state, state-to-state, dial-around (101XXXX), international, and calling cards.

www.bettercallingplans.org

Provides a rate calculator which compares rates and total bills (including fees and surcharges) for many low-cost long distance providers.

Telecommunications Research and Action Center (TRAC)

(www.trac.org)

Consumer organization TRAC provides a call cost calculator that prices state-to-state calls.

Save On Phone (www.saveonphone.com)

Provides a rate calculator and comparison of low-cost long distance plans for in-state and state-to-state calls.

4 Compare plans.

Choose a typical call you make and write down the destination, the specific time of day, and the length of the call. Use the Wisconsin Web Pricer (see previous section), or ask different companies how much this call would cost, and compare. Be sure to also ask about special discounts or calling packages they offer.

5 Think about your options.

What kind of special services do you use and how much do they cost? Make a list of options such as call waiting, call forwarding and voice mail.

6 Consider the combinations.

As more companies enter new markets, you may be able to purchase local, long distance, cellular, internet and cable services from one company. Packaging your telecommunications services could save you money and provide the convenience of one bill.

How to switch companies

Changing carriers is not as simple as it used to be. If you're not careful, there may be a period of time during the switch when you are charged very high rates. This happens because there can be a time gap between disconnecting service from your old carrier and starting your new service. It is important to understand how calls are switched and to take the following steps **in this order**, to avoid paying high rates charged by many long distance carriers to non-customers.

The change to your long distance carrier designation happens at the local phone company level. Your local telephone company is responsible for making sure your long distance calls are routed according to your choice. The carrier that carries your calls is named the Presubscribed Interexchange Carrier (PIC), and is sometimes referred to as your "PICed" carrier.

Customers can make 2 PIC choices for each line, one for local toll or intraLATA calls, and one for long distance (interLATA and interstate calls). Consumers can select different carriers, the same carrier, or no carrier for these two choices. When changing carriers, consumers should know whether they are signing up for local toll or long distance or both.

Three things have to happen in order to receive the low, calling-plan rates that you may be expecting when signing up with a new carrier:

1 First, you need to be signed up as a customer for the calling plan of your choice, with your chosen carrier.

2 Second, call your local telephone company to tell them about your choice. Your preferred carrier selection designation in the local telephone company's switch needs to be correct so that your calls are routed properly. Your new carrier usually tells the local company to make the change, although this may take several days.

3 Third, you need to cancel your account with your old carrier to avoid receiving minimum bills. You should wait until you have verified that the change has been successfully completed before doing so. Otherwise, your old carrier could charge you non-customer rates, which can be more than \$1 per minute. To verify your carrier selection, call 1-700-555-4141 for your interLATA PIC, or 1- (your area code) 700-4141 to verify your intraLATA PIC. Both of these calls are toll-free.

Any questions?

Q Does it cost any money to change long distance companies?

A Most, if not all, local telephone companies charge a fee; call your local company to find out what the fee is. Your new long distance company may agree to reimburse you for this charge if you ask, but they don't have to.

Q Do I have to choose a different company to provide my local toll and long distance service?

A You don't have to, but the choice is yours. In many cases, you can choose the same company for your local, long distance, and local toll calls, or a different company for each. In some cases, a company may only provide local service to customers who take their toll service. Be sure to ask before switching local companies.

Q What happens if I don't choose a long distance company?

A It is possible to request that a long distance carrier not be assigned to your phone line. If you are intent on using dial-arounds or prepaid calling cards, you may want to get rid of your pre-subscribed long distance carrier altogether. If you do this, keep in mind that you may be subject to very high rates if you dial "1" and the number, without a presubscribed carrier. In addition, generally your long distance carrier provides services like long distance directory assistance and calling cards. There may also be a one-time fee.

Q Would I have to change my phone number if I switch local phone companies?

A Probably not. Most companies provide number portability, which allows customers to keep their existing telephone number when they switch to another local telephone provider.

Q Would my service be better or worse if I change companies?

A This varies by company. Some important considerations may be how quickly a company answers phone calls from its customers, and how quickly service changes or problems are resolved. In most cases, there will be no difference in sound quality or outages.

Q How do prices compare between companies?

A Depending on what optional features you need, a competitor's prices may be higher or lower than what you are currently paying. Often you can get a better deal from a new competitor if you buy a package of services. For example, local service combined with one or more of the following: long distance, Internet, or custom calling features such as call waiting and caller identification. Of course, these are not a bargain if they are features you do not need.

Q Do I need to sign a contract if I choose a local telephone competitor?

A A competitor may ask you to sign a long term contract. As always, read and consider carefully before you sign anything.

Can you save by using Dial-around numbers?

Normally, when you make a long distance call by dialing 1-(area code) (phone number), the presubscribed carrier that you have chosen bills your call. You can use a different company for individual calls by dialing the access code of another carrier, thereby "dialing around" your regular long distance company. To use these companies, dial the 7-digit carrier code beginning with 101, then a "1" followed by the area code and phone number you wish to call. The carrier codes are prominently displayed in any advertising since this is the only way customers can use the service.

Tips for using a dial-around provider:

- Compare rates with other dial-around providers and calling plan rates.
- If you know your call will last more than 10 minutes, it may be worthwhile to use a dial-around provider with a minimum talking time or a plan that offers a flat rate for up to a certain number of minutes.
- If you are high-volume user (more than \$25 a month) it may be worth your while to use a dial-around provider with a monthly fee. The low per-minute rates with these plans may offset the monthly fee you will need to pay.

What's the Catch?

Careful use of dial-around providers may save you money in certain instances, especially for international calls. Read the fine print, however. There is often a "catch", such as a monthly charge or per call charge which may not be obvious.

- Watch out for dial-around providers that have a minimum talking time. Some dial-around providers may require you to speak for 10 or more minutes before the discounted rates begin.
- Some dial-around providers have one rate for calls up to a certain length. For example, a call up to 20 minutes may cost 99 cents. Although this may be a good deal for a 20 minute call, you will pay 99 cents even if your call lasts only one minute.

- Some dial-around providers will charge a monthly fee. This may offset any per-minute savings that you might earn using that service.
- Make sure you take into account the monthly fees before you use a dial-around provider.
- Be aware that some dial-around providers have a per-call minimum which means you will be charged a certain amount per call regardless of the length of the call.

Pre-paid calling cards

Depending on the rate, a pre-paid calling card may be economical, especially if you tend to make short calls away from home or international calls. While rates for some cards may be comparable to calling plans, others charge much more. Some customers have reported problems with these cards. Some cards may have hidden charges per call or per month or an expiration date.

Who can help?

The Public Service Commission of Wisconsin is the state agency that oversees the telephone industry. Most local and in-state telephone billing and service complaints may be directed to the PSC. Call or write to:

P.O. Box 7854
Madison, WI 53707-7854
(800) 225-7729 (800-CAL-PSCW)
TTY (608) 267-1479
Fax (608) 266-3957
E-Mail: pscsecs@psc.state.wi.us
psc.wi.gov

The **Wisconsin Department of Agriculture, Trade and Consumer Protection** mediates and investigates telecommunications complaints, including those regarding mail and phone solicitations, deceptive and misleading marketing, and long distance rate changes. Call or write to:

P.O. Box 8911
Madison, WI 53708-8911
(800) 422-7128
TTY (608) 224-5058
Fax (608) 224-4939
E-Mail: datcphottline@datcp.state.wi.us
<http://datcp.state.wi.us>

The Wisconsin Department of Justice enforces state law, including telecommunications. Write to them at:

123 West Washington Ave.
P.O. Box 7857
Madison, WI 53707-7857
www.doj.state.wi.us

The Federal Communications Commission is the federal agency that oversees the telecommunications industry. Call or write to:

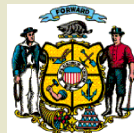
Consumer Protection Branch
Common Carrier Bureau
445 12th St., SW
Washington, DC 20554
Toll-free (888) 225-5322 (888-CALL FCC)
Toll-free TTY
(888) 835-5322 (888-TELL FCC)
www.fcc.gov

Bilingual service / Servicio Bilingüe

The Public Service Commission (PSC) is also able to provide customer assistance in Spanish. When calling the PSC, please ask to speak to a Spanish speaking representative.

En la Comisión de Servicios Públicos del estado de Wisconsin (PSC) podemos asistirles en español. Cuando llame a la PSC, pida hablar con un representante de habla hispana.

The Public Service Commission of Wisconsin does not discriminate on the basis of disability in the provision of programs, services, or employment. If you are speech hearing, or visually impaired and need assistance, call (608) 262-8524 or TTY (608) 267-1479. We will try to find another way to get the information to you in usable form.



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